

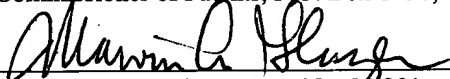


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2 APPL. NO.: 09/822,732)
3 APPLICANT: REUBEN BAHAR) Art Unit 3628
4 FILED: 3/30/01) Examiner: Graham, Clement B.
5 FOR: "METHOD AND SYSTEM FOR) Confirmation No. 7238
6 AUCTIONING BAD DEBTS UTILIZING) Attorney Docket No. 6589-A-3
7 AN ASSORTING ARRANGEMENT)
8 BASED ON THE GEOGRAPHIC)
9 LOCATION WHERE JURISDICTION IS)
10 PRESENT OVER THE DEBTOR")

Certificate of Transmission Under 37 CFR 1.8

I hereby certify that this correspondence is being deposited on November 14, 2005, by first class mail, in the United States Postal Service addressed to: Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

 11/14/05
By: Marvin A. Glazer, Reg. No. 28,801

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed May 18, 2005, please amend the above-identified patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.